

UNIVERSITY FINANCIAL CORP, INC. DBA SUNRISE COMMUNITY BANKS

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1139103	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$261	\$260	-0.6%		
Loans	\$212	\$208	-1.6%		
Construction & development	\$3	\$0	-82.0%		
Closed-end 1-4 family residential	\$13	\$11	-15.7%		
Home equity	\$12	\$10	-16.6%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-19.7%		
Commercial & Industrial	\$49	\$53	7.6%		
Commercial real estate	\$110	\$109	-0.4%		
Unused commitments	\$37	\$39	5.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$17	45.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$11	-14.1%		
Cash & balances due	\$15	\$12	-20.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$234	\$232	-1.1%		
Deposits	\$213	\$210	-1.2%		
Total other borrowings	\$21	\$21	1.1%		
FHLB advances	\$19	\$19	0.0%		
Equity					
Equity capital at quarter end	\$27	\$28	3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	10.5%	--		
Tier 1 risk based capital ratio	13.6%	14.3%	--		
Total risk based capital ratio	14.8%	15.6%	--		
Return on equity ¹	-0.7%	7.3%	--		
Return on assets ¹	-0.1%	0.8%	--		
Net interest margin ¹	4.7%	5.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	24.5%	30.1%	--		
Loss provision to net charge-offs (qtr)	44.2%	84.1%	--		
Net charge-offs to average loans and leases ¹	2.5%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	12.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	5.1%	0.1%	0.0%	--
Home equity	0.1%	0.2%	0.0%	2.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	4.6%	0.1%	--
Commercial & Industrial	12.1%	10.4%	1.6%	0.5%	--
Commercial real estate	3.8%	3.8%	0.4%	0.5%	--
Total loans	5.0%	4.9%	0.7%	0.5%	--